

Amendment to the Drawings:

Applicants have amended originally filed Figure 1. The amendment to the Figure is fully supported by Applicants' original written description and no new matter has been added. The attached sheet of a drawing includes the amendment. The sheet, which includes Figure 1, replaces the original sheet including Figure 1.

With respect to Figure 1, Applicants have amended the figure to include the reference numbers provided in the original written description.

Attachment: Annotated Sheet, Replacement Sheet

REMARKS/ARGUMENTS

The office action of May 2, 2006, has been carefully reviewed and these remarks are responsive thereto. Reconsideration and allowance of the instant application are respectfully requested. Claims 47-66 have been canceled without prejudice or disclaimer. Claims 67-81 have been added. Claims 67-81 remain pending.

Applicants have amended Figure 1 to maintain consistency between Figure 1 and the original written description. No new matter has been added.

Applicants elect, without traverse, the claims of Group I, claims 24-46, as indicated in the Office Action and as agreed to between the Examiner and Applicants' representative on April 18, 2006. Claims 47-66 have been canceled without prejudice or disclaimer and Applicants reserve the right to file one or more divisional applications directed to the non-elected claims. By this amendment, Applicants have canceled claims 24-46; however, the subject matter of a portal is still maintained within the new claims.

Claims 24-46 stand rejected under 35 U.S.C. § 102(e) as being anticipated by Schwartz et al. (U.S. Pub. App. No. 2001/0044787, hereinafter referred to as *Schwartz*). Applicants respectfully traverse.

Applicants have canceled claims 24-66 without prejudice or disclaimer. However, Applicants have added new claims 67-81 with subject matter directed to a portal. As such, Applicants contend that new claims 67-81 are allowable over *Schwartz*.

Applicants' new claims 67 and 81 both recite, among other features, "wherein the portal is not visible to the Internet." Support for the amendment may be found throughout Applicants' original written description and drawings. For example, paragraph [76] on page 16 of Applicants' written description describes aspects of the portal including that "[t]he portal is not visible to the Internet." *Schwartz* fails to teach or suggest such a feature as *Schwartz* describes a system in which the Internet is utilized for access by a consumer 10. Specifically, lines 1-3 of paragraph [0081] and lines 1-4 of paragraph [0082], both on page 5 of *Schwartz*, respectively recite, "[t]he consumer 10 normally communicates with elements of the secure private agent 16 via the Internet on a secure or insecure internet channel 24" and "[p]rior to conducting a transaction, it is necessary that the consumer 10 establish a relationship with the secure private

agent 16. This can be accomplished by registration via the internet.” Any potential portal in *Schwartz* is visible to the Internet.

In addition, Applicants’ claim 67 recites, among other features, “an authentication resource configured to receive a request to log into the private network exchange through a secure gateway” and “display a menu of the plurality of applications associated with the private network exchange to which the user is authorized to access based upon the user object.” *Schwartz* fails to teach or suggest any of these features. For example, *Schwartz* fails to teach or suggest a secure gateway or a menu of a plurality of applications as recited.

Therefore, as *Schwartz* fails to teach or suggest each and every feature of Applicants’ new claims 67 and 81, the claims are allowable over *Schwartz*. Applicants’ claims 68-80, which depend on claim 67, are patentably distinct over the art of record for at least the same reasons as their ultimate base claim and further in view of the novel features recited therein.

All rejections having been addressed, Applicants respectfully submit that the instant application is in condition for allowance, and respectfully solicit prompt notification of the same. Should the Examiner find that a telephonic or personal interview would expedite passage to issue of the present application, the Examiner is encouraged to contact the undersigned attorney at the telephone number indicated below. If any additional required fees are or if an overpayment has been made the Commissioner is authorized to charge or credit Deposit Account No. 19-0733. Applicants look forward to passage to issue of the present application at the earliest convenience of the Office.

Respectfully submitted,
BANNER & WITCOFF, LTD.

Dated this 5th day of September, 2006

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